

MAPS FROM
THE MEDICARE DIRECTORY
OF
PREVAILING CHARGES
FEE SCREEN YEAR 1984

GPO STOCK NO. 017-060-00161-5

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(Date 1993)

Dear ,

Enclosed are the maps that you requested be xeroxed from the 1984 Directory of Medicare Prevailing Charges. There have been a number of changes to Medicare payment localities since this was last printed. There may be other changes in administrative practice that a carriers may have made without reporting it to HCFA central office of which we are unaware.

In 1992 when the Medicare physician fee schedule was implemented three states were converted from multi-locality to a single statewide locality. These were -- (1) Minnesota, (2) Nebraska, and (3) Oklahoma. At the same point in time Iowa locality-08 was combined with Iowa locality-01 reducing the total localities in Iowa to seven.

In the July 14, 1993 Federal Register in a notice of proposed rule making (p.38003), HCFA announced its intent to convert (1) Ohio and (2) North Carolina to single state localities effective January 1, 1994. At the same time, Washington locality-04 will be combined with locality-03 reducing the number of total localities in Washington (state) to three.

We have identified numerous spelling errors in the county names throughout the Directory and in the appendix. Also the legends on the maps for Appendix A for both Philadelphia (p.289) and Pittsburgh (p.291) were transposed.

I hope this will meet your needs.

Sincerely,

Sherry A. Terrell, Ph.D.
Chief, Noninstitutional Studies Branch
Office of Research
Office of Research and Demonstrations

Enclosure

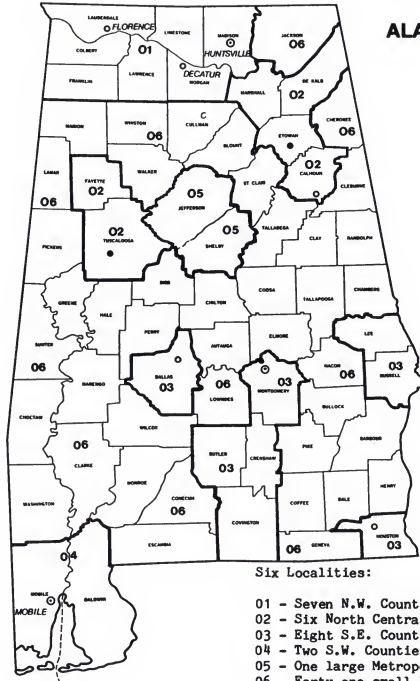
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ALABAMA

ALABAMA

ALABAMA



Six Localities:

- 01 - Seven N.W. Counties
- 02 - Six North Central Counties
- 03 - Eight S.E. Counties
- 04 - Two S.W. Counties
- 05 - One large Metropolitan County
- 06 - Forty-one small Rural Counties

(For more locality information see Appendix A)

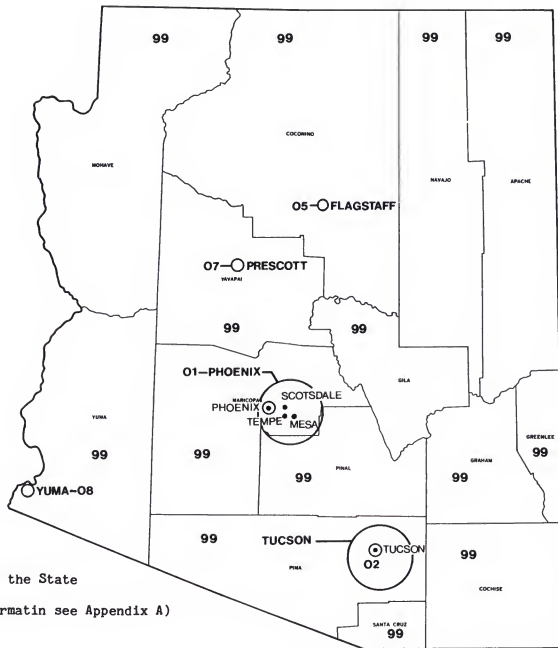
ALASKA

ARIZONA



ARIZONA

ARIZONA



Six Localities:

- 01 - Phoenix
- 02 - Tucson
- 05 - Flagstaff
- 07 - Prescott
- 08 - Yuma
- 99 - All other parts of the State

(For more locality informatin see Appendix A)

SACRAMENTO

ARKANSAS

A map of Missouri showing its county boundaries and names. The counties are labeled as follows:

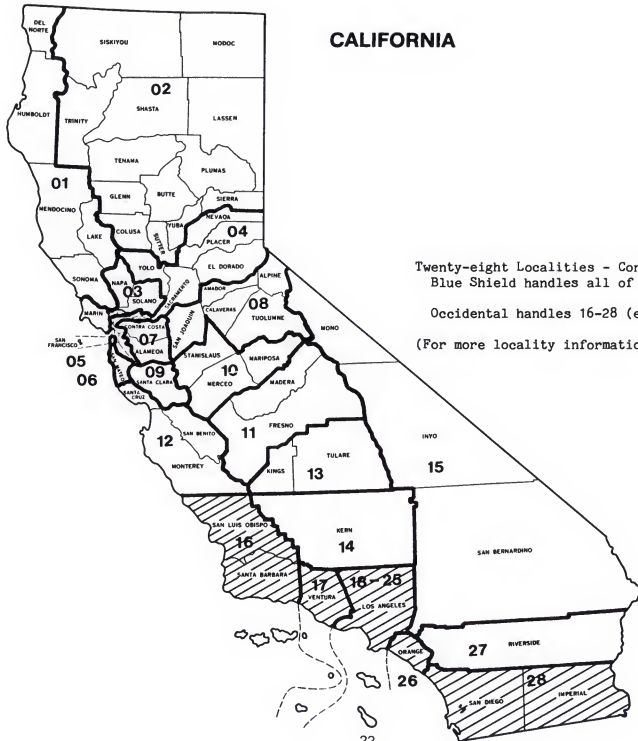
- BEWTON
- CARROLL
- BOONE
- NARROW
- BASTER
- FULTON
- RANDOLPH
- CLAY
- WASHINGTON
- BARDS
- NEWTON
- SEABY
- STONE
- LEARD
- SHARP
- LAWRENCE
- GREENE
- CRANEHEAD
- MISSOURI
- CRAWFORD
- FRANKLIN
- JOHNSON
- POME
- VAN BUREN
- CLEBURNE
- INDEPENDENCE
- JACKSON
- POWERS
- CROSS
- CRITTENDEN
- SEBASTIAN
- LOGAN
- CONWAY
- FAULKNER
- WHITE
- WOODRUFF
- ST. FRANCIS
- LEE
- PHILLIPS
- SCOTT
- YELL
- PERRY
- PULASKI
- LONG
- FRANK
- MONROE
- POLE
- MONTGOMERY
- BARLAND
- SALINE
- JEFFERSON
- ARKANSAS
- HOWARD
- PRICE
- CLARK
- DALLAS
- CLEVELAND
- LINCOLN
- DEBIA
- SEVER
- LITTLE RIVER
- NEWSTEAD
- NEVADA
- OUACHITA
- CALHOUN
- BRADLEY
- DREW
- ASHLEY
- MILLER
- LAFAYETTE
- COLUMBIA
- UNION
- CHICO

18

CALIFORNIA

CALIFORNIA

CALIFORNIA



Twenty-eight Localities - Conform to PSRO Areas:
Blue Shield handles all of 1-15, and 27

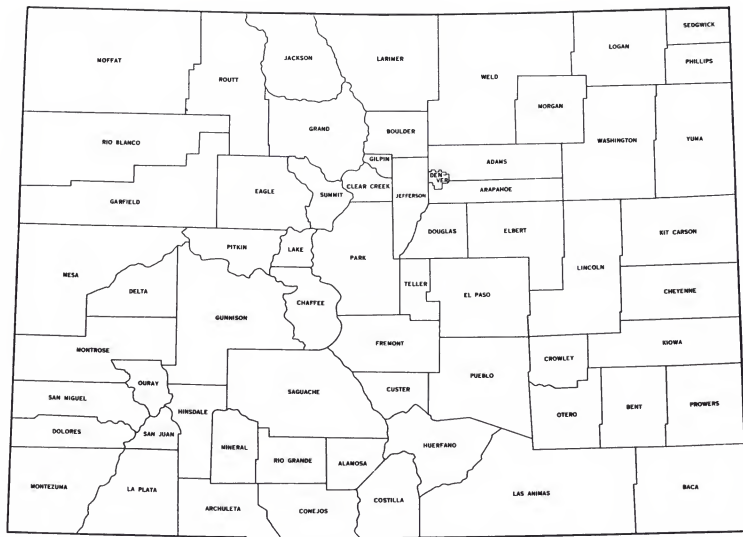
Occidental handles 16-28 (except for 27)

(For more locality information see Appendix A)

COLORADO

COLORADO

COLORADO

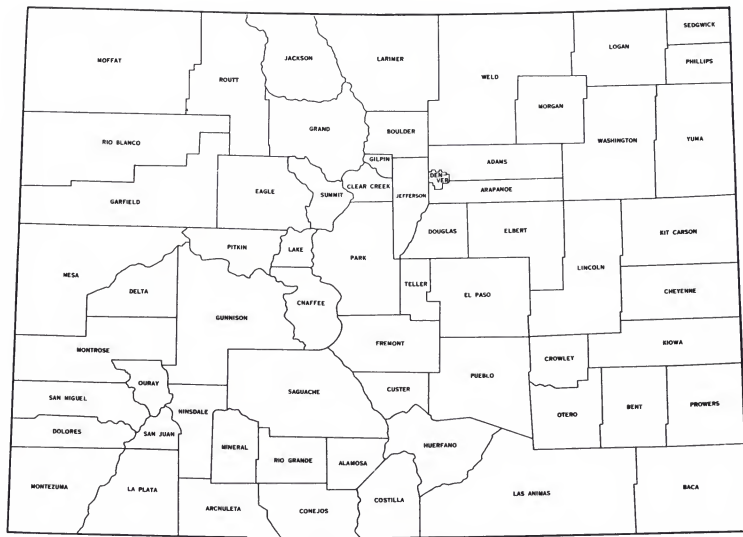


One Locality - Statewide

STARGO 73

COLORADO

COLORADO

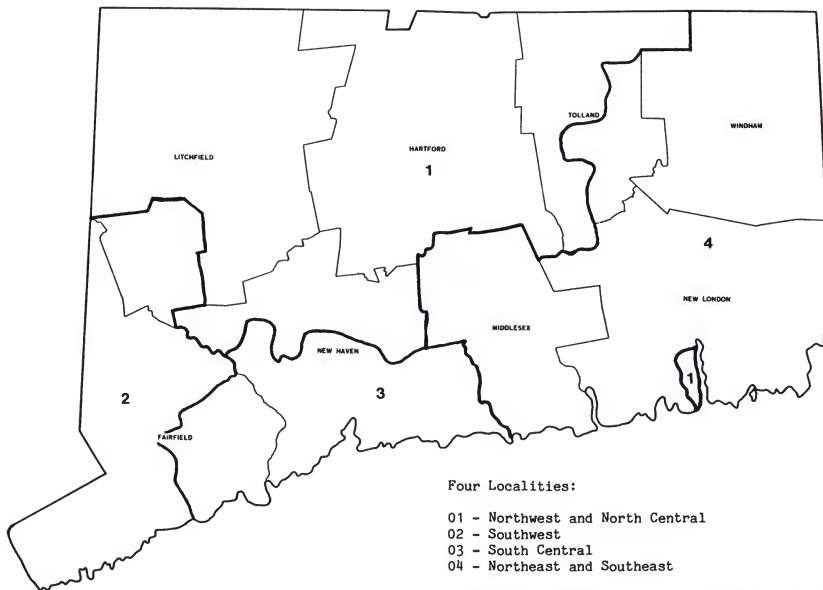


One Locality - Statewide

CONNECTICUT

CONNECTICUT

CONNECTICUT



Four Localities:

- 01 - Northwest and North Central
- 02 - Southwest
- 03 - South Central
- 04 - Northeast and Southeast

(For more locality information see Appendix A)

ENCL 20

DELAWARE

DELAWARE

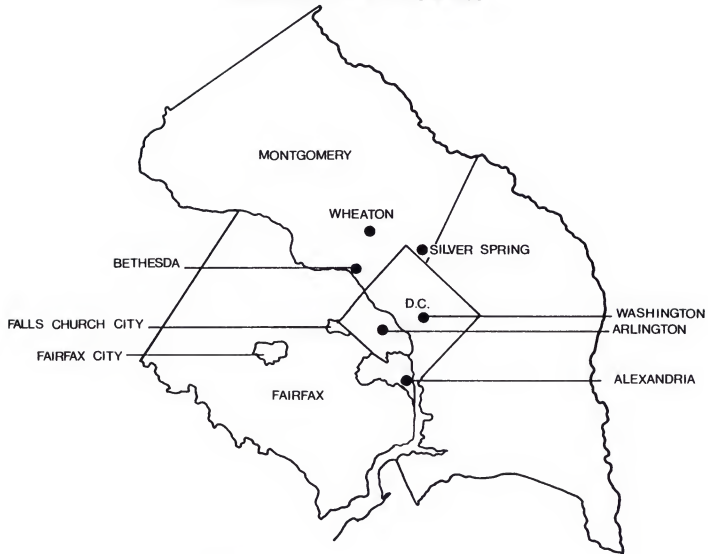


One Locality- Statewide

ALBANY, N. Y. 12200

DISTRICT OF COLUMBIA

DISTRICT OF COLUMBIA

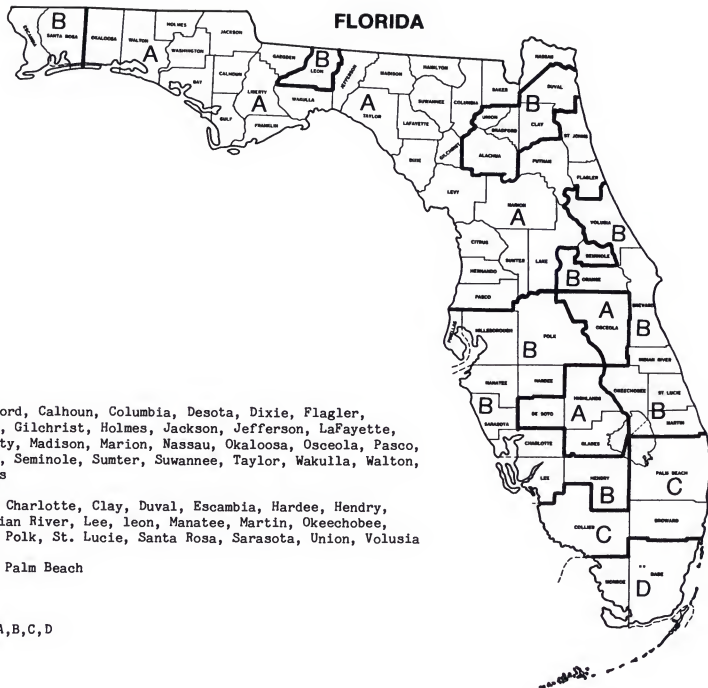


One Locality:

Washington Metropolitan Area, includes Washington, D.C.:
Prince Georges and Montgomery Counties in Maryland;
Fairfax and Arlington Counties in Virginia and the city
of Alexandria Virginia



FLORIDA



Four Localities:

- A - Baker, Bay, Bradford, Calhoun, Columbia, Desota, Dixie, Flagler, Franklin, Gadsden, Gilchrist, Holmes, Jackson, Jefferson, LaFayette, Lake, Levy, Liberty, Madison, Marion, Nassau, Okaloosa, Osceola, Pasco, Putnam, St. Johns, Seminole, Sumter, Suwannee, Taylor, Wakulla, Walton, Washington, Citrus
- B - Alachua, Brevard, Charlotte, Clay, Duval, Escambia, Hardee, Hendry, Hillsborough, Indian River, Lee, Leon, Manatee, Martin, Okeechobee, Orange, Pinellas, Polk, St. Lucie, Santa Rosa, Sarasota, Union, Volusia
- C - Broward, Collier, Palm Beach
- D - Dade, Monroe

Florida Blue Shield - A,B,C,D

AS 1070

GEORGIA

GEORGIA

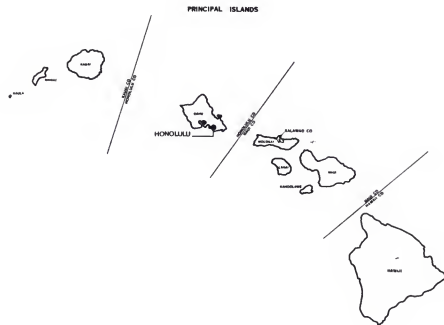


Four Localities (by counties)

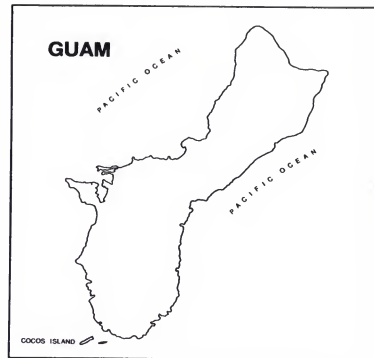
(For more locality information see Appendix A)

HAWAII

HAWAII



GUAM



Hawaii and Guam are combined into a single locality.

IDAHO

IDAHO



Two Localities:

South Idaho

North Idaho, Idaho and Lemhi Counties and points north

ILLINOIS

ILLINOIS



Sixteen localities

INDIANA

INDIANA



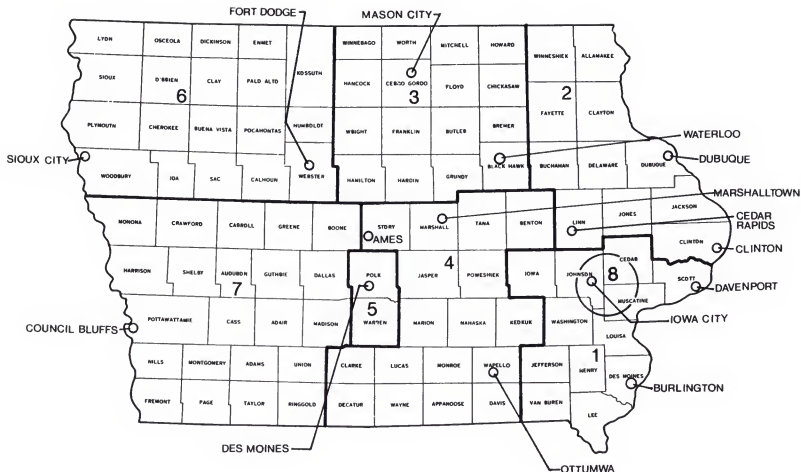
Three Localities:

- 01 - Metropolitan
02 - Urban
03 - Rural

(For more locality information see Apendix A)

IOWA

IOWA



Eight Localities:

- 01 - Lee, Van Buren, Des Moines, Henry, Jefferson, Louisa, Washington, Muscatine, Johnson (excluding Iowa City), Iowa, Adair & Scott Counties
- 02 - Clinton, Jackson, Jones, Linn, Buchanan, Delaware, Dubuque, Clayton, Fayette, Allamakee & Winnesaukee Counties
- 03 - Black Hawk, Grundy, Hardin, Hamilton, Wright, Cerro Gordo, Floyd, Chickasaw, Howard, Mitchell, Worth, Winnebago, Hancock, Franklin, Butler & Bremer
- 04 - Benton, Tama, Marshall, Story, Jasper, Poweshiek, Keokuk, Mahaska, Marion, Wapello, Monroe, Lucas, Clarke, Davis Appanoose, Decatur Counties

05 - Polk & Warren Counties

- 06 - Kosciusko, Humboldt, Webster, Calhoun, Pocahontas, Palo Alto, Emmet, Dickinson, Buena Vista, Clay, Sac, Ida, Woodbury, Cherokee, Plymouth, O'Brien, Sioux, Lyon & Osceola Counties

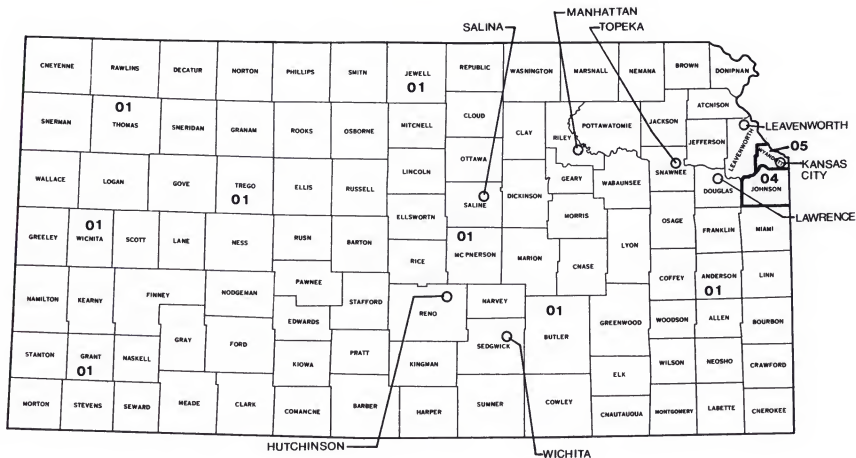
- 07 - Monroe, Crawford, Carroll, Greene, Boone, Harrison, Shelby, Audubon, Guthrie, Dallas, Madison, Adair, Cass, Pottawattamie, Mills, Montgomery, Adams, Union, Fremont, Page, Taylor, & Ringold Counties

- 08 - Iowa City (Includes the University of Iowa hospital. The city limits are the boundaries of the locality.)

3434 17

KANSAS

KANSAS



Three Localities

00650- Blue Shield of Kansas

00650 - 01 - Blue Shield of Kansas Plan area (102 counties)

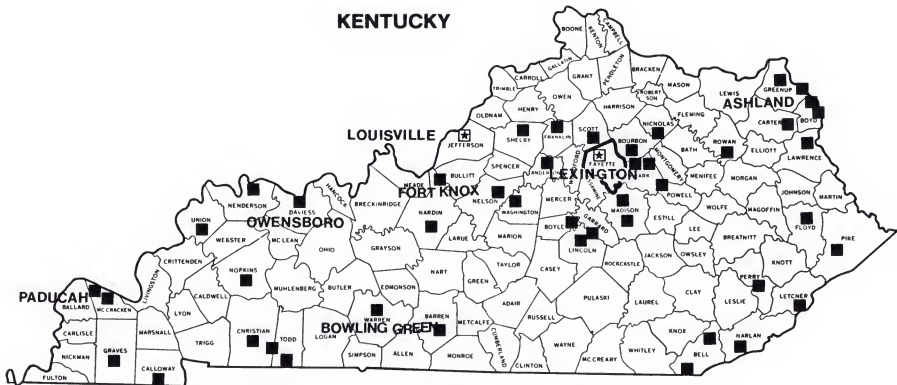
00740 Blue Shield of Kansas City

00740 - 04 - Johnson County (suburban)

00740 - 05 - Wyandotte County (metropolitan) *Kansas City*

KENTUCKY

KENTUCKY

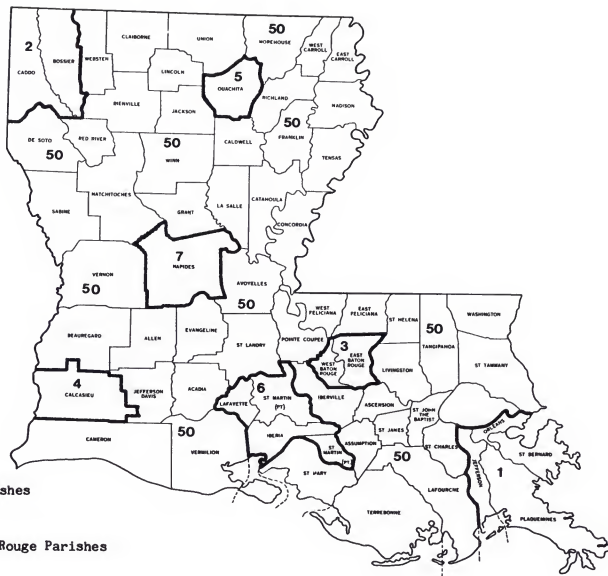


- 01 - Metropolitan - Lexington (Fayette County), Louisville (including Anchorage, Crestwood, Jeffersontown, Lyndon, Middletown, Okalona, Pee Wee Valley, Pleasure Ridge Park, Shively, St. Matthews, Valley Station).
- 02 - Urban - Ashland(including Grayson, Greenup, Westwood), Bardstown, Bellevue, Bowling Green, Catlettsburg, Covington (including Alexandria, Bromley, Burlington, Dayton, Elsmere Park, Ft. Mitchell, South Hills, Southgate, Walton, Woodlawn), Danville, Elizabethtown (including Labanon Junction), Florence, Fort Thomas, Frankfort (including Midway), Georgetown, Glasgow, Harlan, Hazard (including Whitesburg), Henderson, Hopkinsville (including Elkton, Fairview), Lancaster, Lawrenceburg, Louisa, Madisonville, mayfield, Middlesboro, Morehead, Morganfield, Mount Sterling, Murray, Newport, Nicholasville, Owensboro, Paducah (including West Paducah), Paris, Pikeville, Pineville, Prestonsburg, Richmond, Shelbyville, Stanford, Versailles, Vine Grove, Winchester (including Carlisle, Stanton).
- 03 - Rural - All other areas of the State

LOUISIANA

LOUISIANA

LOUISIANA

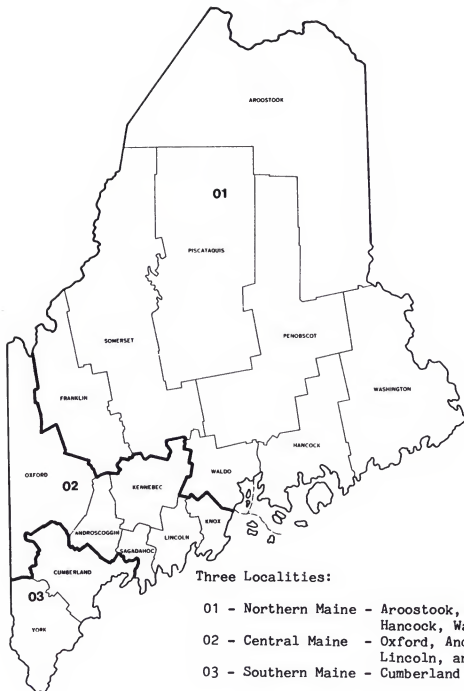


Eight Localities:

- 01 - Orleans Parish, Jefferson, St. Bernard, Plaquemines Parishes
- 02 - Caddo, Bossier Parishes
- 03 - East Baton Rouge, West Baton Rouge Parishes
- 04 - Calcasieu Parish
- 05 - Quachita Parish
- 06 - Lafayette, Iberia, St. Martin Parishes
- 07 - Rapides Parish
- 50 - All other Parishes

MAINE

MAINE



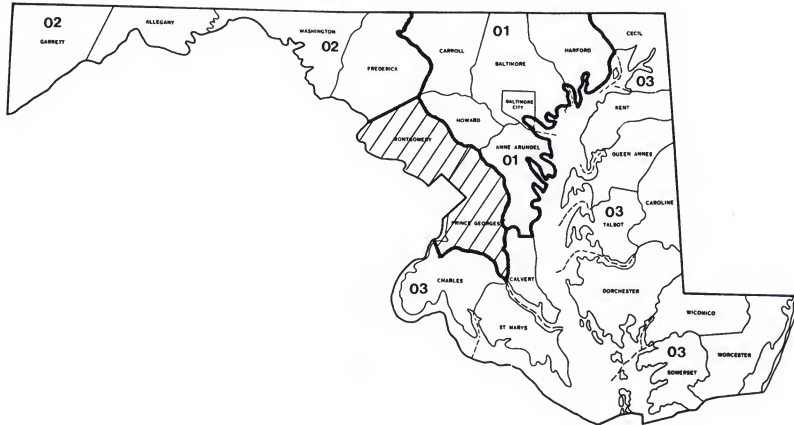
Three Localities:

- 01 - Northern Maine - Aroostook, Piscataquis, Penobscot, Washington, Hancock, Waldo, Somerset and Franklin Counties
- 02 - Central Maine - Oxford, Androscoggin, Kennebec, Sagadahoc, Lincoln, and Knox Counties
- 03 - Southern Maine - Cumberland and York Counties

MARYLAND

MARYLAND

MARYLAND



Three Localities: (Exclusive of Washington D.C. Locality.)

01 Baltimore City, Baltimore, Howard, Harford, Anne Arundel and Carroll Counties

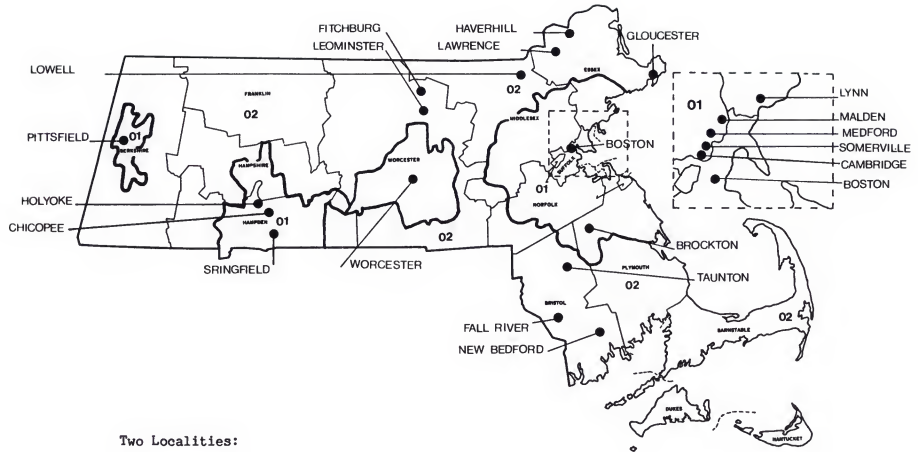
02 Frederick, Washington, Allegany and Garrett Counties

03 Calvert, Charles, St. Mary's, Cecil, Kent, Queen Anne's, Caroline, Talbot, Dorchester, Wicomico, Somerset and Worcester Counties

MASSACHUSETTS

MASSACHUSETTS

MASSACHUSETTS



Two Localities:

01 - Urban

02 - Suburban/Rural

(For more locality information see Appendix A)

MICHIGAN

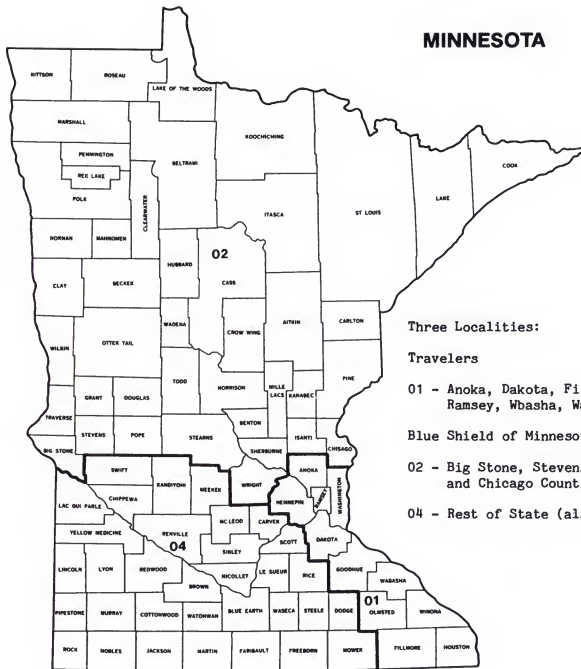
[illegible]

1 - Metropolitan-Macomb, Oakland, Washtenaw, Wayne
2 - Rural-Rest of the State

MINNESOTA

MINNESOTA

MINNESOTA



Three Localities:

Travelers

01 - Anoka, Dakota, Filmore, Goodhue, Hennepin, Houston, Olmstead, Ramsey, Wbasha, Washington, and Winona Counties

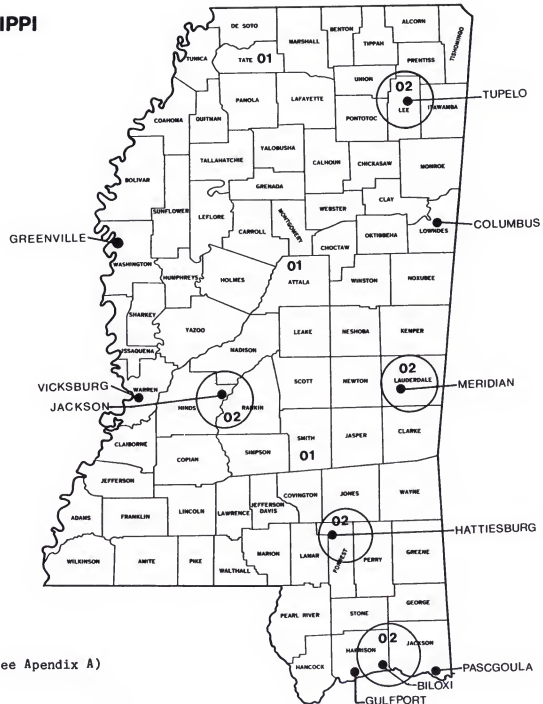
Blue Shield of Minnesota

02 - Big Stone, Stevens, Pope, Stearns, Wright, Sherburne, Isanti, and Chicago Counties and all points North

04 - Rest of State (also excluding Travelers' localities)

MISSISSIPPI

MISSISSIPPI



Two Localities:

01 - Rural

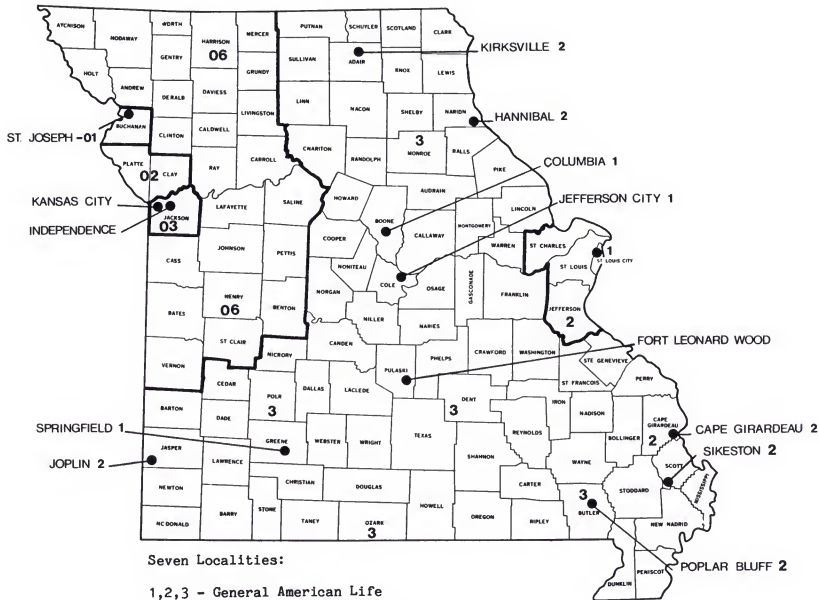
02 - Metropolitan

(For more locality information see Appendix A)

MISSOURI

MISSOURI

MISSOURI



Seven Localities:

1,2,3 - General American Life

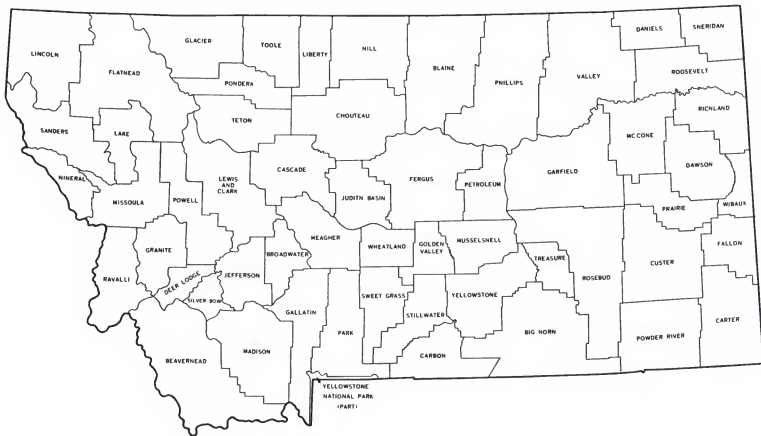
01, 02, 03, 06 - Blue Shield of Kansas City - Missouri

(For more locality information see Appendix A)

04, 05, 06, 07, 08, 09, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100

MONTANA

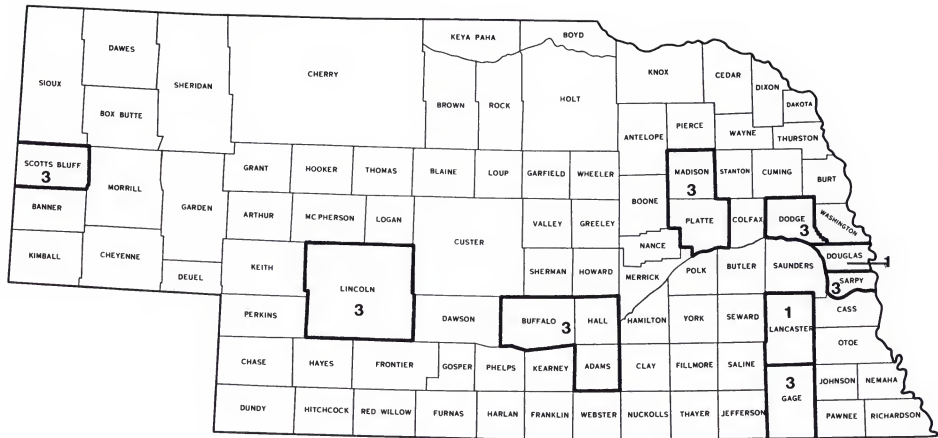
MONTANA



One Locality - Statewide

NEBRASKA

NEBRASKA



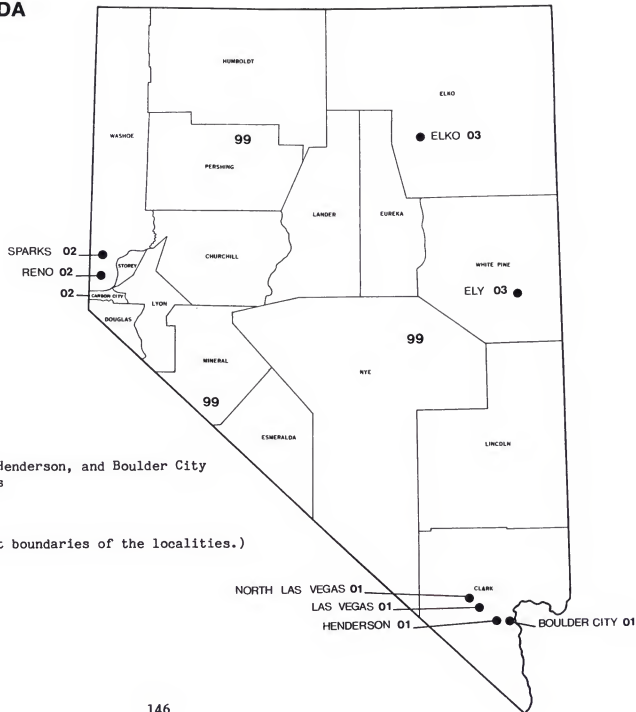
Three Localities:

- 1 - Douglas and Lancaster Counties
- 3 - Counties over 25,000 population - Adams, Buffalo, Dodge, Gage, Hall, Lincoln, Madison, Platte, Sarpy, Scotts Bluff
- 4 - Remaining 81 counties under 25,000 population

ALONE

NEVADA

NEVADA



Four Localities:

- 01 - Las Vegas, North Las Vegas, Henderson, and Boulder City
- 02 - Reno, Carson City, and Sparks
- 03 - Elko and Ely
- 99 - Rest of State

(The city boundaries are the exact boundaries of the localities.)

NEW HAMPSHIRE

NEW HAMPSHIRE

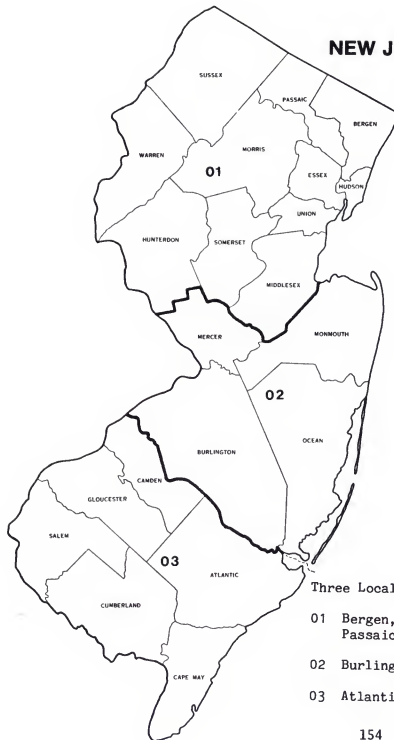


One Locality - Statewide

NEW JERSEY

NEW JERSEY

NEW JERSEY

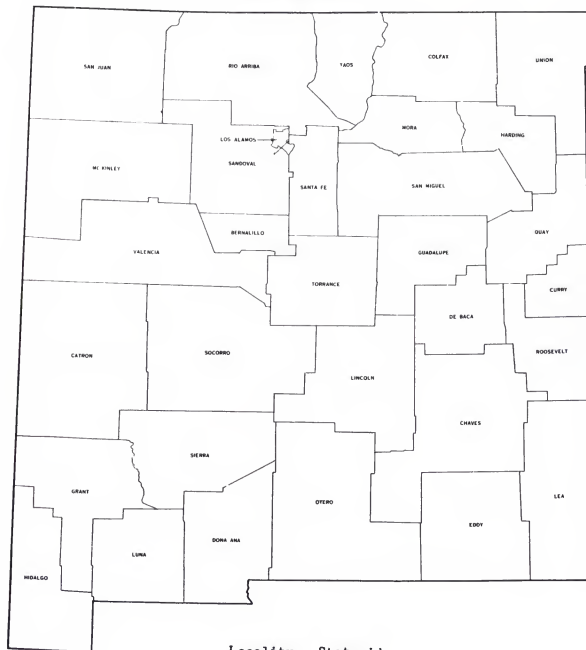


Three Localities:

- 01 Bergen, Essex, Hudson, Hunterdon, Middlesex, Morris, Passaic, Somerset, Sussex, Union, Warren Counties
- 02 Burlington, Mercer, Monmouth, and Ocean Counties
- 03 Atlantic, Camden, Cape May, Cumberland, Gloucester, Salem Counties

NEW MEXICO

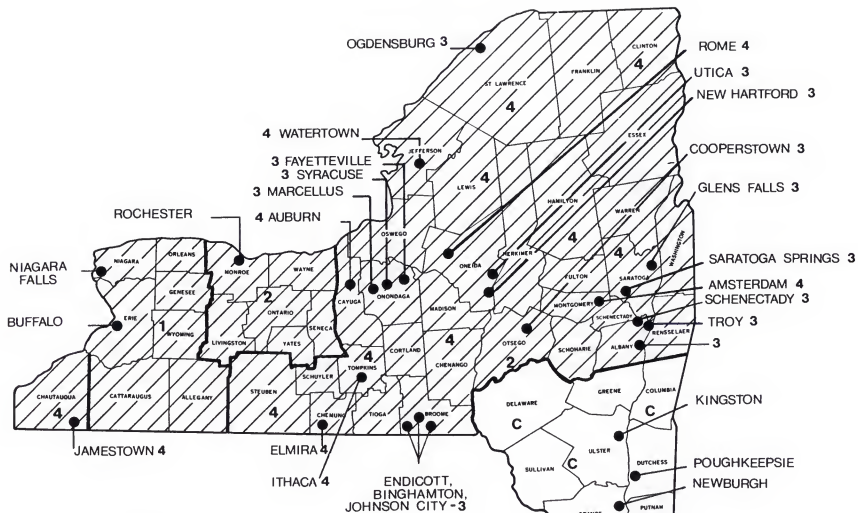
NEW MEXICO



Locality - Statewide

NEW YORK

NEW YORK



Eight Localities:

Blue Shield of Greater New York - A, B, & C

Group Health Insurance - Queens County

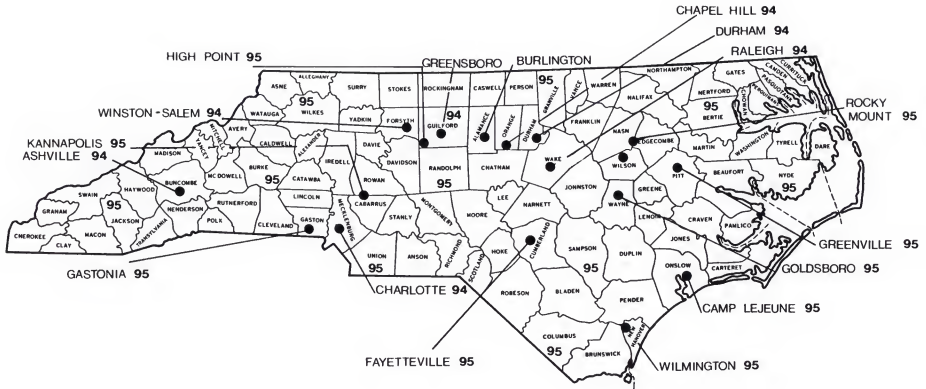
Blue Shield of Western New York - 1, 2, 3, 4

(For more locality information see Appendix A)

AMERICAN STEEL

NORTH CAROLINA

NORTH CAROLINA



Two Localities:

Area 94 - Charlotte, Durham, Greensboro, Winston-Salem, Raleigh, Asheville, Chapel Hill. (Locality determined by the city cited in the return address.)

Area 95 - All other cities not listed above and all rural areas.

ATOSAG 10-400

NORTH DAKOTA

NORTH DAKOTA

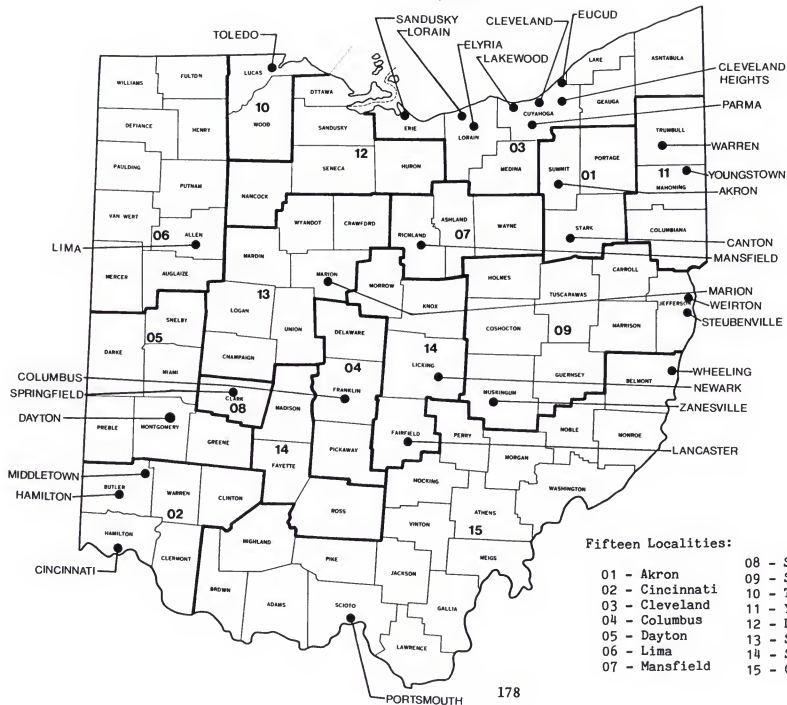


One Locality - Statewide

OHIO

OHIO

OHIO

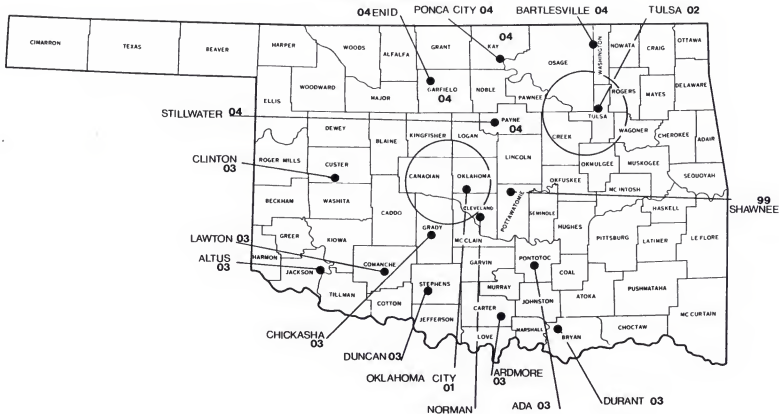


Fifteen Localities:

- | | |
|-----------------|----------------------|
| 01 - Akron | 08 - Springfield |
| 02 - Cincinnati | 09 - Steubenville |
| 03 - Cleveland | 10 - Toledo |
| 04 - Columbus | 11 - Youngstown |
| 05 - Dayton | 12 - Lake Plains |
| 06 - Lima | 13 - Sandusky Valley |
| 07 - Mansfield | 14 - Scioto Valley |
| | 15 - Ohio Valley |

OKLAHOMA

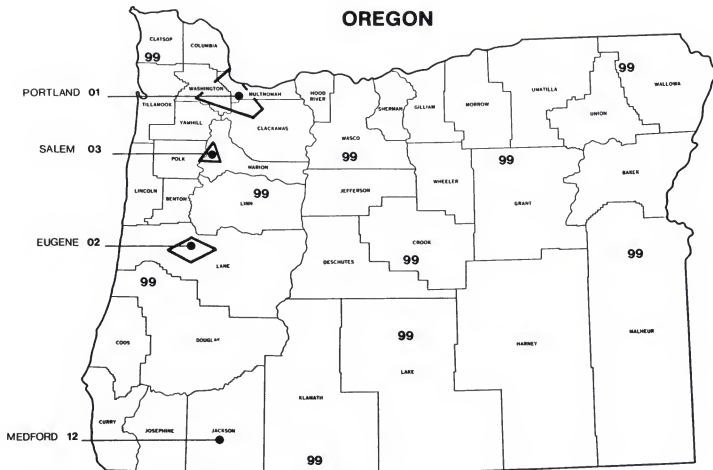
OKLAHOMA



- 01 - Oklahoma City: Bethany, Del City, Edmond, El Reno, Midway Village, Midwest City, Moore, Nichols Hill, Nicoma Park, Norman, Seminole, Shawnee, Spencer, The Village, Valley Brook, Warr Acres, Yukon
- 02 - Tulsa: Bixby, Broken Arrow, Claremore, Collinsville, Coweta, Jenks, Oakhurst, Owasso, Prattville, Sand Springs, Sapulpa, Skiatook, Turley, McAlester, Muskogee, Okmulgee, Catoosa
- 03 - Ada, Ardmore, Durant, Chickasha, Lawton, Altus, Clinton, Duncan
- 04 - Enid, Ponca City, Bartlesville, Stillwater
- 99 - All other

(Locality is determined by the city cited in the return address.)

OREGON



Five Localities:

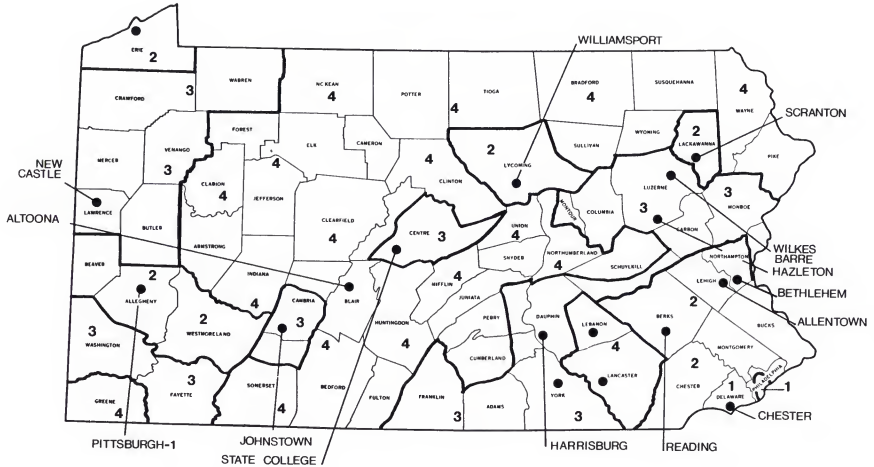
- 01 - Portland - Aloha, Batin, Beaverton, Cedar Hills, Collins View, Powellhurst, Raleigh Hills, Riverdale, Robin Wood, Sandy Sylvan, Errol Heights, Garden Home, Gilbert, Gladstone, Glendoveer, Gresham, Hazelwood, Hillsboro, Jennings Lodge, Kelly Butte, Lake Oswego, Marlene Village, Metzger, Milwaukie, Oakgrove, Orgon City, Parkrose, Tigard, West Linn, West Portland, West Portland Park, West Powellhurst, West Slope
- 02 - Eugene - Glenwood, River Road, Santa Clara, Springfield, Veneta, Coos Bay and Roseburg
- 03 - Salem - Four Corners, Hayesville, Keizer, Cornallis, Albany, Lebanon
- 12 - Medford, Klamath Falls, Grant's Pass
- 99 - Rest of State

(Locality determined by city cited in return address.)

AMERICAN

PENNSYLVANIA

PENNSYLVANIA



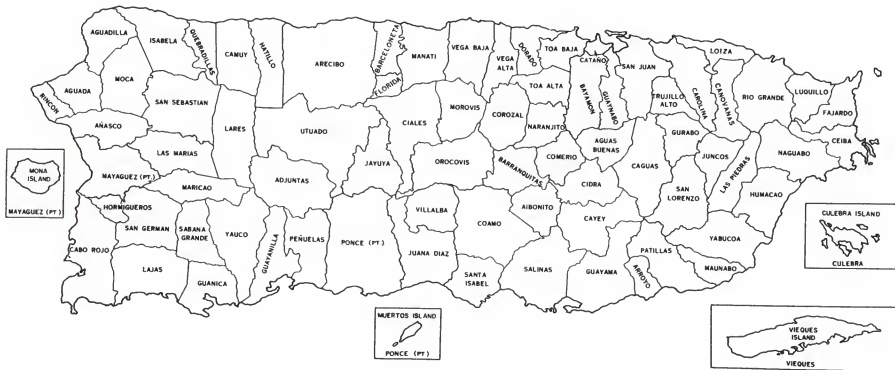
Four Localities:

- 01 - Areas of Medical Schools/Specialty Hospitals
- 02 - Major Metropolitan Areas
- 03 - Lesser Metropolitan Areas
- 04 - Urban Areas

Note exceptions for Pittsburgh and Philadelphia in Appendix A

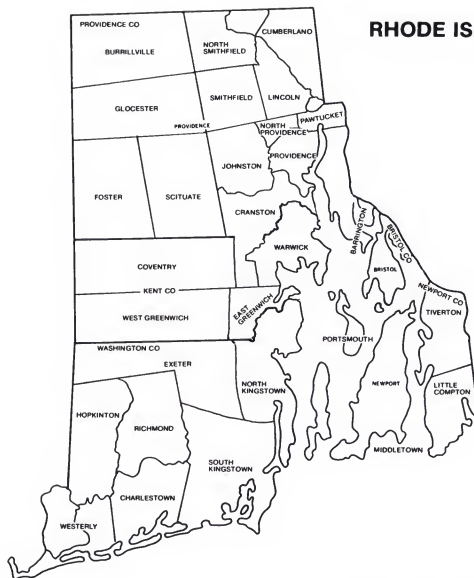
PUERTO RICO

PUERTO RICO



MAJESTY

RHODE ISLAND



RHODE ISLAND

One Locality - Statewide

WILSON COUNTY

SOUTH CAROLINA

SOUTH CAROLINA



One Locality - Statewide

SOUTH DAKOTA

SOUTH DAKOTA



One Locality - Statewide

TENNESSEE

TENNESSEE

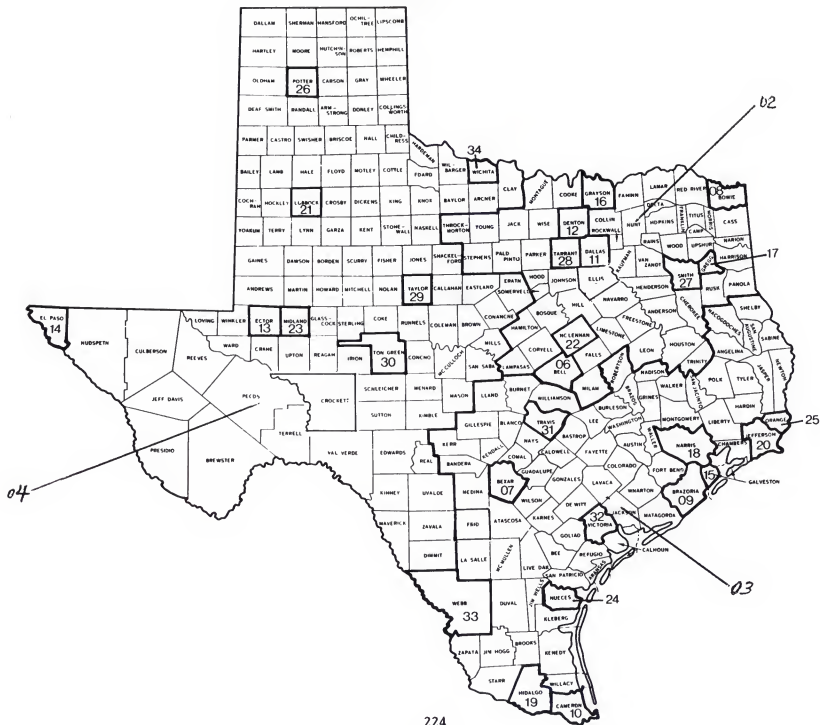


One Locality - Statewide



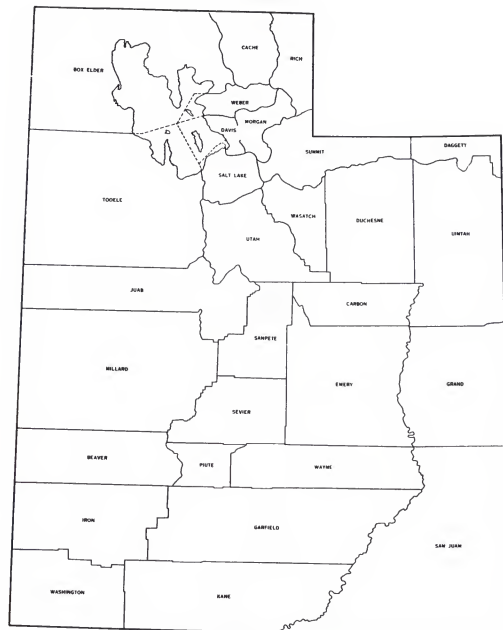
TEXAS

TEXAS



UTAH

UTAH



One Locality - Statewide

VERMONT

VERMONT



One Locality - Statewide

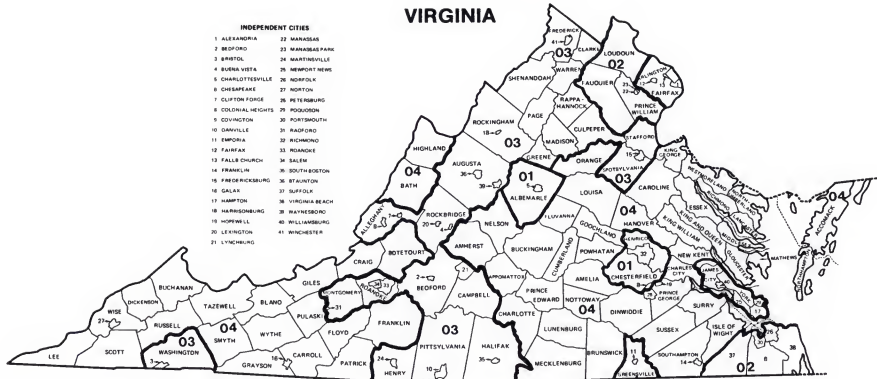


VIRGINIA

VIRGINIA

INDEPENDENT CITIES

1 ALEXANDRIA	22 MANASSAS
2 BEDFORD	23 MANASSAS PARK
3 BRISTOL	24 MARTINSVILLE
4 BUREL VISTA	25 HEMPSTOWN
5 CHARLOTTESVILLE	26 NORFOLK
6 CHESAPEAKE	27 NORTON
7 CLIFTON FORGE	28 PETERSBURG
8 COLONIAL HEIGHTS	29 ROANOKE
9 COVINGTON	30 PORTSMOUTH
10 DANVILLE	31 RADFORD
11 EMPORIA	32 RICHMOND
12 FAIRFAX	33 ROANOKE
13 FALLS CHURCH	34 SALEM
14 FARMINGTON	35 SOUTH BOSTON
15 FREDERICKSBURG	36 STANTON
16 GALAX	37 SUFFOLK
17 HAMPTON	38 VIRGINIA BEACH
18 HARRISONBURG	39 RAYNESBORO
19 HOPWELL	40 WILLIAMSBURG
20 LEWISTON	41 WINCHESTER
21 LYNCHBURG	



Four Localities:

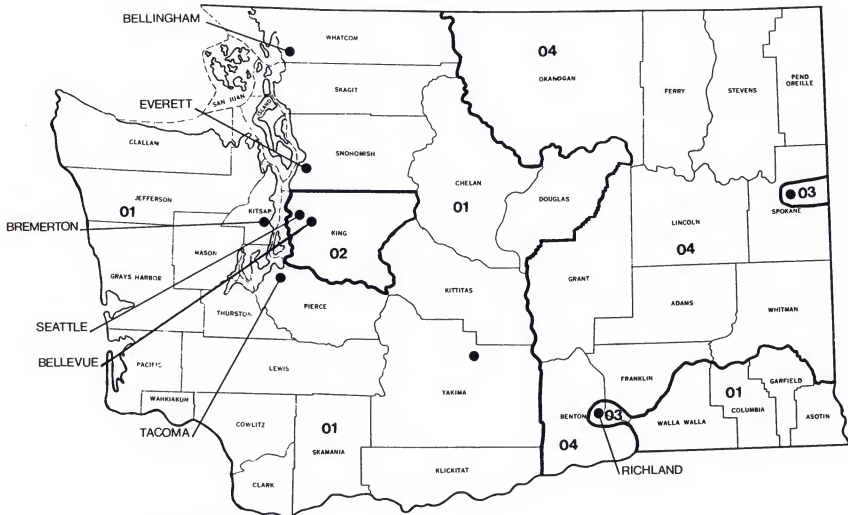
- 01 - Richmond metropolitan area and Charlottesville - Herico, Chesterfield, and Albemarle Counties
- 02 - Tidewater and Northern Virginia Cunties - Loudon, Fauquier, Prince William, James City, York Counties and the Suffolk, Portsmouth, Norfolk, Chesapeake, Virginia City area.
- 03 - Small towns and industrial - Washington, Henry, Pittsylvania, Halifax, Greensville, Campbell, Bedford, Roanoke, Montgomery, Alleghany, Rockbridge, Augusta, Greene, Rockingham, Page, Madison, Culpeper, Rappahannock, Shenandoah, Warren, Frederick, Clarke, Stafford, and Spotsylvania Counties.
- 04 - Extremely rural - all other Counties

(Note: Alexandria, Arlington, and Fairfax are carried by Pennsylvania Blue Shield carrier.)

WASHINGTON

WASHINGTON

WASHINGTON

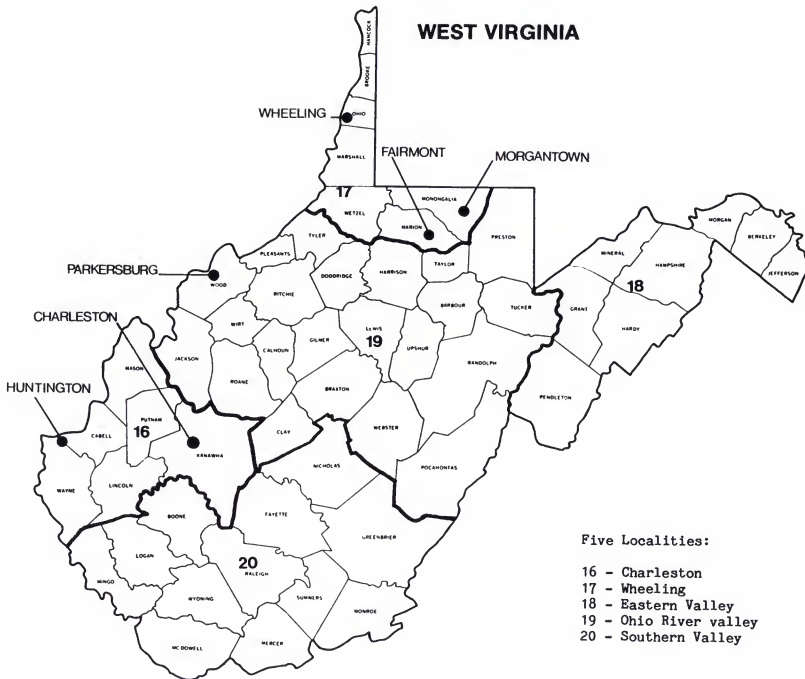


Four Localities:

- 01 - Seattle-Washington Physicians Service, 18 bureaus - rest of State
- 02 - King County Medical Blue Shield - King County
- 03 - (MSCEW) - Spokane and Richland-Pasco-Kennewick metropolitan areas
- 04 - Medical Service Corporation of Western Washington - Adams, Benton, Ferry, Franklin, Grant, Lincoln, Okanogan, Bend Orseille, Spokane, Stevens, and Whitman Counties (FOR GENERAL PRACTITIONER ONLY)

WEST VIRGINIA

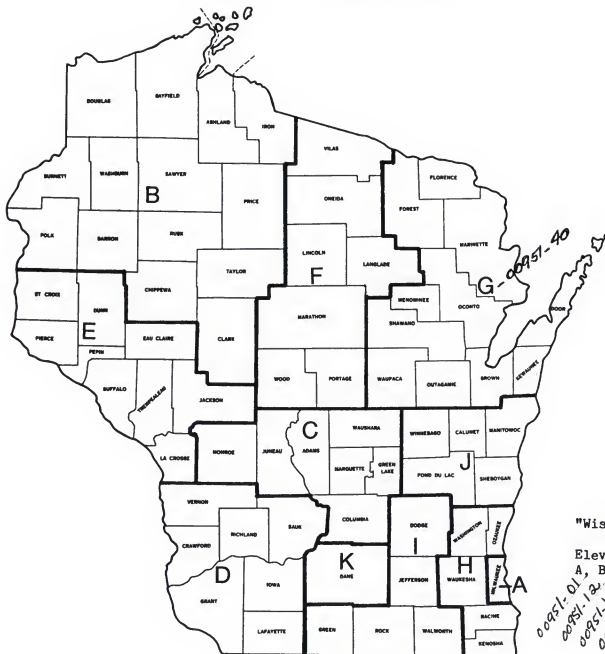
WEST VIRGINIA



WISCONSIN

WISCONSIN

WISCONSIN



"Wisconsin Physicians Service"

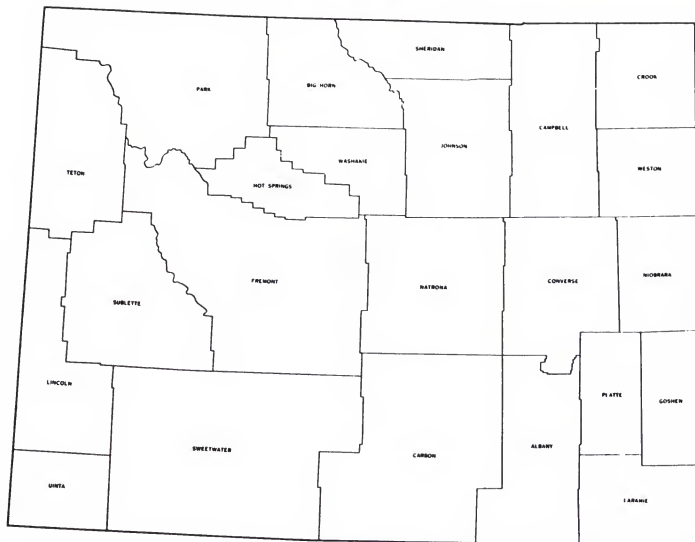
Eleven Localities

00951-01
 00951-12
 00951-13
 00951-14
 00951-19
 00951-36
 00951-40
 00951-46
 00951-54
 00951-60
 00951-15

CHINA, 76

WYOMING

WYOMING



One Locality - Statewide

APPENDIX A

ALABAMA

Six Localities:

- 01 Seven N.W. Counties: Colbert, Franklin, Lauderdale,
Lawrence, Limestone, Madison, Morgan
- 02 Six North Central Counties: Calhoun, Dekalb, Etowah,
Fayette, Marshall, Tuscaloosa
- 03 Eight S.E. Counties: Butler, Covington, Crenshaw,
Dallas, Houston, Lee, Montgomery, Russell
- 04 Two S.W. Counties: Baldwin, Mobile (city)
- 05 One large Metropolitan County: Jefferson
- 06 Forty-one small Rural Counties:

Autauga	Henry
Barbour	Jackson
Bibb	Lamar
Blount	Lowades
Bullock	Marengo
Chambers	Marion
Cherokee	Monroe
Chilton	Perry
Clark	Pickens
Clay	Pike
Clebourne	Randolph
Coffee	St. Clair
Conecuh	Shelby
Coosa	Sumter
Cullman	Talladega
Dale	Tallapoosa
Elmore	Walker
Escambia	Washington
Geneva	Wilcox
Groene	Winston
Hale	

ARIZONA

Six Localities:

01--Phoenix--including Avondale, Chandler, Clearwater Hills, Cashion, Desert Sage, El Mirage, Gilbert, Glendale, Goodyear, Guadalupe, Litchfield Park, Mesa, Paradis Valley, Peoria, Scottsdale, Sun City, Surprise, Tempe, Tolleson, and Youngtown.

02--Tucson---including Casas Adobes, Catalina Foothills, Desert Steppes, Indiana Ridge Estates, Sherwood Village, South Tucson, and Vista Del Sahuaro.

05--Flagstaff

07--Prescott

08--Yuma

99--All other parts of the State

(City limits are exact boundaries of localities)

CALIFORNIA

Twenty-eight Localities - Conform to FSN Areas:

Plus Shield handles all of 1-15 and 27

Occidental handles 16-28, except for 27

01 - Del Norte, Humboldt, Lake, Mendocino, Sonoma

02 - Butte, Colusa, Glenn, Lassen, Modoc, Plumas, Sierra, Shasta, Siskiyou, Sutter, Tehama, Trinity, Yuba

03 - Marin, Napa, Solano

04 - El Dorado, Nevada, Placer, Sacramento, Yolo

05 - San Francisco

06 - San Mateo

07 - Alameda & Contra Costa

08 - Alpine, Amador, Calaveras, San Joaquin & Tuolumne

09 - Santa Clara

10 - Mariposa, Merced, Stanislaus

11 - Madera, Fresno

12 - Monterey, San Benito, Santa Cruz

13 - Kings and Tulare

14 - Kern

15 - Inyo, Mono, San Bernardino

16 - San Luis, Obispo, Santa Barbara (Occidental)

17 - Ventura (Occidental)

(Localities 18 through 25 are composed of cities and parts of Los Angeles denoted by ZIP Codes)

18 :	Altadena Alhambra San Marino Tujunga Glendale San Gabriel Temple City Sunland	Verdugo City Pasadena Garvey Eagle Rock Rosemead La Crescenta Montrose	La Vina El Monte South Pasadena Monterey Park La Canada South San Gabriel Wilmington
19 :	Avalon Wilmington Palos Verdes Estates Long Beach	Terminal Island Hawthorn Gardens Lakewood San Pedro	Dominquez Harbor City Palos Verdes Peninsula Los Alamitos
20 :	Agoura Palmdale Chatsworth Burbank Hidden Hills Olive View Rancho San Fernando Tarzana Sun Valley Lancaster	Little Rock Canoga Park Quartz Hill Granada Hills North Hollywood Northridge Panorama City Sherman Oaks Studio City Woodland Hills Toluca Lake	Calabasas Pearblossom Encino Mission Hills Newhall Pacoima Saugus Sepulveda Van Nuys Sylmar
21 :	Commerce Glendora East Los Angeles Rowland Heights Norwalk Valinda Whittier La Verne Baldwin Park Walnut	Durante La Mirada Monrovia Montebello Santa Fe Springs Claremont Azusa San Dimas	Hacienda Heights La Puente Los Nietos Sierra Madre Pico Rivera West Covina Arcadia Pomona Covina

CALIFORNIA PG. 2

22 :	Culver City	Santa Monica	Malibu	25 :	Beverly Hills		
	Santelle	Marina del Rey	Venice		Los Angeles Postal Zones:		
	Kar Vista	Westwood	Ocean Park		90027	90028	90029
	Pacific Palisades	Palms	Playa del Rey		90036	90038	90046
	Los Angeles Postal Zones:				90048	90068	90069
	90034	90049	90064				
	90066	90073		26 :	Orange County		
23 :	Gardena	Rolling Hills	Hermosa Beach				
	Torrance	Lomita	Artesia	27 :	Riverside County (California Blue Shield)		
	Manhattan Beach	Bell	Palos Verdes				
	Bellflower	Redondo Beach	Bell Gardens				
	Compton	Willowbrook	Downey				
	El Segundo	Home Gardens	Hawthorne	28 :	San Diego & Imperial Counties.		
	Huntington Park	Inglewood	Lynwood				
	Lawndale	Maywood	Lennox				
	Paramount	South Gate					
	Los Angeles Postal Zones:						
	90009	90045					
24 :	Los Angeles Postal Zones:	Metropolitan Center					
	90006	90013	90033				
	90008	90056	90007				
	90012	90023	90053				
	90043	90062	90018				
	90058	90005	90014				
	90035	90042	90059				
	90002	90016	90031				
	90003	90055	90004				
	90057	90020	90039				
	90037	90001	90010				
	90017	90055	90054				
	90047	90026	90019				
	90021	90011	90063				
	90061	90015	90051				
	90032	90044					

CONFIDENTIAL

Four Localities:

- 01- Northwest and North Central - City of New London, Hartford County,
Litchfield County (except New Milford, Washington, Bridgewater,
and Roxbury Townships), Tolland County (except Willington,
Coventry, Mansfield, and Columbia Townships), and Southbury,
Middlebury, Waterbury, Wolcott, Naugatuck, Beacon Falls,
Prospect, Cheshire, Wallingford, and Meriden Townships in
New Haven County.
- 02- Southwest - New Milford, Washington, Bridgewater, and Roxbury
Townships in Litchfield County and Fairfield County (except
Monroe, Shelton, Trumbull, Easton, Fairfield, Bridgeport, and
Stratford).
- 03 - South Central - Oxford, Seymour, Darby, Orange, Ansonia, Bethany,
Woodbridge, Hamden, North Haven, New Haven, North Branford,
Guilford, Madison, Branford, East Haven, West Haven, and
Milford Townships in New Haven County and Monroe, Shelton,
Trumbull, Easton, Fairfield, Bridgeport, and Stratford
Townships in Fairfield County.
- 04 - Northeast and Southeast - Middlesex County, New London County
(except the City of New London), Windham County, and Willington,
Coventry, Mansfield, and Columbia Townships in Tolland County.

GEORGIA

Four Localities (by counties):

- | | | | | |
|----|---|---|---|---|
| 01 | Fulton, Clayton, Dekalb, Butts, Cherokee, Cobb, Douglas, Fayette, Forsyth, Gwinnett, Henry, Newton, Paulding, Rockdale, Walton | | | |
| 02 | Chatham, Houston, Bibb, Richmond, Muscogee | | | |
| 03 | Whitfield, Floyd, Troup, Coweta, Hall, Spalding, Clarke, Baldwin, Laurens, Bulloch, Ware, Glynn, Lowndes, Dougherty, Catoosa, Thomas, Walker | | | |
| 04 | Lumpkin
Union
Towns
White
Rabun
Banks
Oconee
Oglethorpe
Lincoln
Taliaferro
Jasper
Putnam
Hancock
Glasseock
Warren
Chattooga
Cordon
Murray
Bartow
Fannin
Tattnall
Appling
Decatur
Early
Mitchell
Wilkinson
Twiggs
Johnson
Jeff Davis
Charlton
Turner | Habersham
Stephens
Franklin
Hart
Jackson
Madison
Elbert
Barrow
Dodge
Randolph
Terrell
Crisp
Sumter
Dooly
Macon
Peach
Harris
Merriwether
Lamar
Monroe
Liberty
Wayne
Colquitt
Cook
Borrien
Jenkins
Truettlen
Candler
Bacon
Brantley
Lee | Upson
Chattahoochee
Polk
Haralson
Carroll
Seminole
Miller
Baker
Atkinson
Lanier
Clineh
Echols
Calhoun
Clay
Quitman
Stewart
Webster
Schley
Marion
Taylor
Long
Brooks
Worth
Tift
Coffee
Bleckley
Palaski
Wheeler
McIntosh
Pierce
Wilcox | Talbot
Crawford
Pike
Heard
Pikens
Gilmer
Dade
Dawson
Newton
Morgan
Greene
Wilkes
McDuffie
Columbia
Washington
Jefferson
Burke
Emanuel
Screvin
Ettingham
Toombs
Grady
Tel Fair
Jones
Montgomery
Evans
Bryan
Camden
Irvin |

INDIANA

Three Localities:

- 01 - Metropolitan-
Lake, Porter, LaPorte (Northwest Indiana)
Allen (Ft. Wayne)
Marion (Indianapolis), Shelby
Madison, Delaware (Anderson, Muncie)
Vanderburgh (Evansville)
- 02 - Urban-
Monroe, Grant, Tippecanoe, St. Joseph(South Bend), Clark,
Wayne, Wells, Floyd, Vigo(Terre Haute), Elkhart, Howard,
Cass, Henry, Lawrence, Kosciusko, Bartholomew, Hancock,
Hendricks, Johnson, Knox, LaGrange , Daviess
- 03 - Rural- Remaining Counties

MASSACHUSETTS

Appendix A

Two Localities: 01 Urban, 02 Suburban/Rural

AREA 01 - Urban - includes the following places

BOSTON SMSA (Essex County)	Arlington	Cohasset	Boston SMSA (cont.) (Suffolk County)	Leicester	Southwick
Beverly	Ashland	Dedham	Boston	Hillbury	West Springfield
Lynn	Bedford	Dover	Chelsea	Northborough	Wilbraham
Peabody	Belmont	Woburn	Revere	Northbridge	(Hampshire County)
Salem	Burlington	Medfield	Winthrop	North Brookfield	Northampton
Danvers	Concord	Mills	BROCKTON SMSA (Bristol County)	Oxford	Easthampton
Hamilton	Framingham	Milton	Easton	Paxton	Granby
Lynnfield	Lexington	Needham	(Hartford County)	Shrewsbury	Hadley
Henchester	Lincoln	Norfolk	Avon	Spencer	South Hadley
Marblehead	Natick	Norwood	Stoughton	Sterling	(Worcester County)
Middleton	North Reading	Randolph	(Plymouth County)	Sutton	Warren
Mahant	Reading	Sharon	Brockton	Upton	<u>PITTSFIELD SMSA</u>
Saugus	Sherborn	Walpole	Abington	Westborough	(Berkshire County)
Swampscott	Stoughton	Wellesley	Bridgewater	<u>SPRINGFIELD-CHICOPEE- HOLYOKE, MASS.-CCIN.-- SMSA</u>	Pittsfield
Topsfield	Sudbury	Westwood	East Bridgewater	Mass. portion (Hampden County)	Dalton
Wenham	Wakefield	Weymouth	Hanson	Chicopee	Lanesborough
(Middlesex County)	Watertown	(Plymouth County)	West Bridgewater	Holyoke	Lee
Cambridge	Wayland	Duxbury	Whitman	Springfield	Lenox
Everett	Weston	Hanover	WORCESTER SMSA (Worcester County)	Westfield	
Halden	Wilmington	Hingham	Worcester	Agawam	
Medford	Winchester	Hull	Auburn	East Longmeadow	
Melrose	(Norfolk County)	Marshfield	Berlin	Hampden	
Newton	Quincy	Norwell	Boylston	Longmeadow	
Somerville	Braintree	Pembroke	Brookfield	Ludlow	
Waltham	Brookline	Rockland	East Brookfield	Monson	
Woburn	Canton	Scituate	Grafton	Palmer	
			Holden		

MASSACHUSETTS (Cont'd)

AREA 02 - Suburban/Rural - includes the following places in

SMSA's and the remainder of the State.

<u>FALL RIVER, MASS.-R.I.</u> <u>SMSA</u>	Westford	(Norfolk County)
Mass. portion (Bristol County)	<u>New Bedford, Mass.</u> <u>SMSA</u>	Bellingham
Fall River	(Bristol County)	Franklin
Somerset	New Bedford	Plainville
Swansea	Acushnet	Wrentham
Westport	Dartmouth	(Worcester County)
<u>LAWRENCE-HAVERHILL, MASS.-</u> <u>N.H. SMSA</u>	Fairhaven	Blackstone
Mass. portion (Essex County)	(Plymouth County)	Millville
Lawrence	Marion	
Haverhill	Mattapoisett	
Andover	<u>FITCHBURG-LEOMINSTER SMSA</u>	
Georgetown	(Middlesex County)	
Groveland	Shirley	
Merrimac	Townsend	
Methuen	(Worcester County)	
North Andover	Fitchburg	
West Newbury	Leominster	
<u>LOWELL, MASS. SMSA</u>	Lunenburg	
(Middlesex County)	Westminster	
Lowell	<u>PROVIDENCE-PAWTUCKET-</u> <u>NARRAGANSETT, R.I.-P.O.S.</u> <u>SMSA</u>	
Billerica	Mass. portion (Bristol County)	
Chelmsford	Attleboro	
Dracut	North Attleborough	
Tewksbury	Rehoboth	
Tyngsborough	Seekonk	

Two Localities:

01- Rural - All ZIP Codes starting with 386,387,388,389,390,391,393,
394,396,397 (except 38801, 39301, 39401) and the
following 395 ZIP Codes:

39550-Bond	39561-McHenry
39552-Escatawpa	39572-Pearlington
39553-Gautier	39573-Perkinston
39555-Hurley	39574-Saucier
39556-Kiln	39575-Wade
39558-Lakeshore	39577-Wiggins

02- Metropolitan - All ZIP Codes starting with 392 and 395 (except as
noted in area 01 above) and the following:

392__ Jackson
395__ Biloxi
38801 Tupelo
39301 Meridian
39401 Hattiesburg

MISSOURI

Seven Localities:

General American Life

- 01 - Cities of Columbia, Jefferson City, Springfield, Metropolitan St. Louis,
St. Louis County and St. Charles County
- 02 - Cities of Joplin, Cape Girardeau, Kirksville, Poplar Bluff, Hannibal,
Sikeston and Jefferson County (City limits boundaries except Jefferson County)
- 03 - Rural - rest of State except Blue Shield of Kansas City area

Blue Shield of Kansas City - Missouri

- I - Buchanan County (rural)
- II - Clay and Platte Counties (suburban)
- III - Jackson County (metropolitan)
- VI - Rural - Andrew, Atchison, Bates, Benton, Caldwell, Carroll, Cass, Clinton,
Davies, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Johnson, Lafayette,
Livingston, Mercer, Nodaway, Pettis, Ray, St. Clair, Saline, Vernon, Worth

NEW YORK

Ten Localities:

New York B/S of Greater New York

- A - New York County
- B - Bronx, Kings, Richmond, Westchester, Nassau, Rockland, and Suffolk Counties
- C - Dutchess, Orange, Putnam, Sullivan, Ulster, Columbia, Delaware, and Green Counties

Group Health Insurance - New York

Queens County

Blue Shield of Western New York

Geographic Area I

Alleghany, Cattaraugus, Erie, Genessee, Niagara, Orleans and Wyoming Counties

Geographic Area II

Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties

Geographic Area III - Includes the following cities:

Albany	Saratoga Springs	Cooperstown
Binghamton	Schnectady	Marcellus
Endicott	Syracuse	Fayetteville
Glens Falls	Utica	New Hartford
Johnson City	Troy	Ogdensburg

(The city limits are the locality boundaries.)

Geographic Area IV - All towns and communities in the following counties other than the nine cities shown in Area III:

Albany	Fulton	Rensselaer
Broome	Hamilton	Saratoga
Cayuga	Herkimer	Schnectady
Chautauqua	Jefferson	Schoharie
Chemung	Lewis	Schuyler
Chenango	Madison	St. Lawrence
Clinton	Montgomery	Steuben
Cortland	Oneida	Tioga
Essex	Onondaga	Tompkins
Franklin	Oswego	Warren
	Otsego	Washington

Thirty-Two Localities:

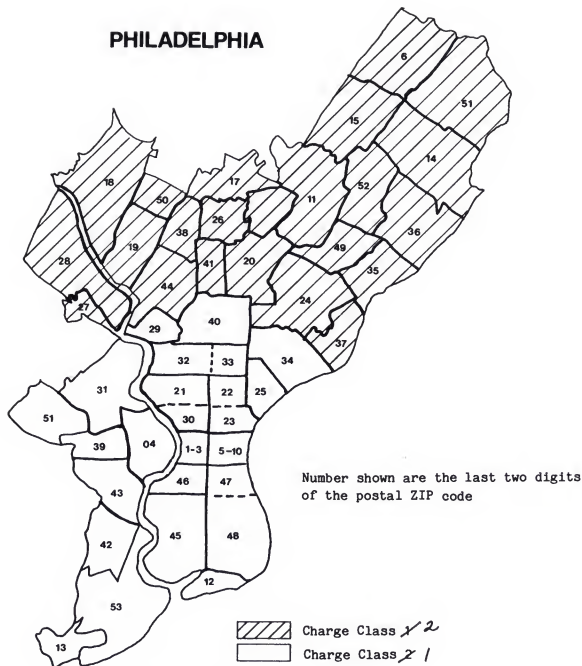
Counties -(Cities)

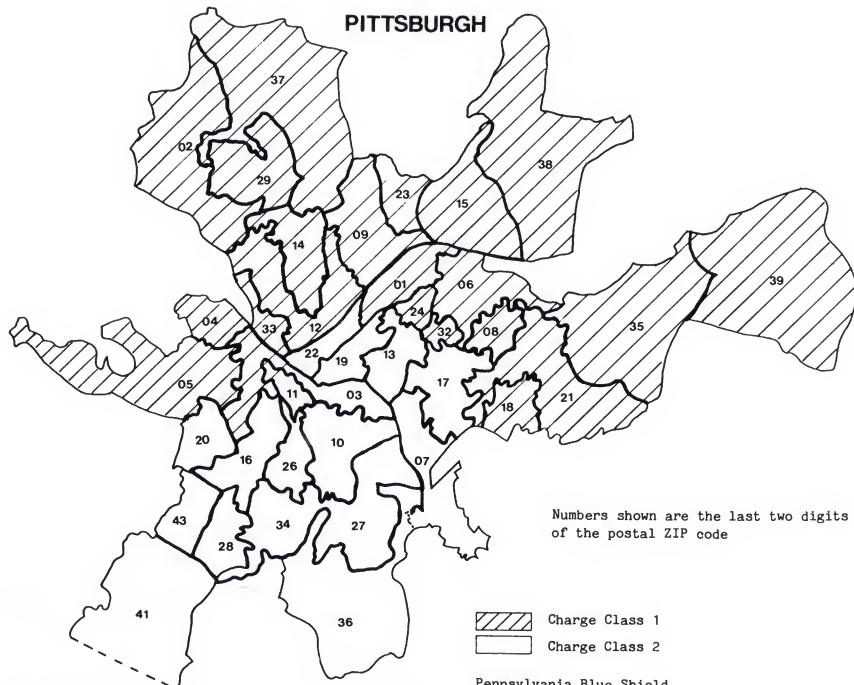
- 02 - North Central, North East Texas
(see right side of page) 24 - Nueces (Corpus Christi)
- 03 - Central, South, Southeast Texas
(see right side of page) 25 - Orange (Orange)
- 04 - Panhandle and West Texas
(see right side of page) 26 - Potter (Amarillo)
- 06 - Bell (Killeen-Ft. Hood) 27 - Smith (Tyler)
- 07 - Bexar (San Antonio) 28 - Tarrant (Fort Worth)
- 08 - Bowie (Texarkana) 29 - Taylor (Abilene)
- 09 - Brazoria (Freeport) 30 - Tom Green (San Angelo)
- 10 - Cameron (Brownsville) 31 - Travis (Austin)
- 11 - Dallas (Dallas) 32 - Victoria (Victoria)
- 12 - Denton (Denton) 33 - Webb (Laredo)
- 14 - El Paso (El Paso) 34 - Wichita (Wichita Falls)
- 13 - Ector (Odessa)
- 15 - Galveston (Galveston)
- 16 - Grayson (Sherman)
- 17 - Gregg (Longview)
- 18 - Harris (Houston)
- 19 - Hidalgo (Pharr-McAllen)
- 20 - Jefferson (Beaumont)
- 21 - Lubbock (Lubbock)
- 22 - McLennan (Waco)
- 23 - Midland (Midland)

(The localities are determined on a County basis. The cities listed are major cities in the locality.)

- 02 - Throck Morton, Stephens, Palo Pinto, Lampasas, Morris, Montague, Cooke, Fannin, Lamar, Red River, Collin, Hunt, Delta, Titus, Camp, Cass, Trinity, Marion, Harrison, Panola, Rusk, Wood, Hopkins, Rains, Kaufman, Van Zandt, Parker, Ellis, Johnson, Hood, Jack, Rockwall, Corryelle, Wise, Somervell, Erath, Hill, Bosque, Hamilton, Freestone, Limestone, Anderson, Navarro, Leon, Upshur, Houston, Madison, Franklin, Cherokee, Falls, and Young Counties.
- 03 - Shelby, Sabine, Angelini, Newton, Jasper, Tyler, Polk, Macogoches, San Augustine, Walker, San Jacinto, Hardin, Chambers, Grimes, Montgomery, Robertson, Brazos, Burleson, Washington, Lee, Williamson, Burnet, Henderson, Aransas, Austin, Colorado, Wharton, Gillespie, Blanco, Kendall, Kerr, Hays, Caldwell, Fayette, Matagorda, Calhoun, Refugio, Lavaca, Gonzales, San Patricio, Kleberg, Waller, Kenedy, Willacy, Jim Wells, Duval, Brooks, Zapata, Starr, Jim Hogg, La Salle, McMullen, Live Oak, Bee, Karnes, Wilson, Atascosca, Frio, Medina, Comal, Fort Bend, De Witt, Goliad, Bandera, Guadalupe, Jackson, Liberty, Milam, Llano, Bastrop Counties.
- 04 - Oallam, Sherman, Hansford, Ochiltree, Hartley, Moore, Hutchinson, Hemphill, Carson, Gray, Wheeler, Deaf Smith, Randall, Armstrong, Donley, Pomeroy, Castro, Swisher, Briscoe, Hall, Childress, Shackelford, Bailey, Lamb, Hale Floyd, Motley, Cottle, Foard, Wilbarger, Clay, Archer Baylor, Knox, Dickens, Crosby, Hockley, Cochran, Yoakum, Terry, Lynn, Garza, Kent, Stonewall, Haskell, Gaines, Dawson, Borden, Schurly, Fisher, Jones, King, Winkler, Ward, Upton, Runnels, Collingsworth, Brewster, Hardeman, Iron, Lipscomb, Menard, Oldham, Andrews, Martin, Howard, Mitchell, Nolan, Callahan, Eastland, Hudspeth, Culberson, Reeves, Loving, Glasscock, Sterling, Coke, Coleman, Brown, Crane, Roberts, Regan, Concho, McCulloch, Sutton, Mason, Schleicher, Crockett, Pecos, Jeff Davis, Presidio, Terrell, Val Verde, Kimble, Edwards, Kinney, Comanche, Mills, San Saba, Real, Uvalde Zavala, Dimmit and Maverick Counties.

PHILADELPHIA





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